

## 707(b)(3) Analysis - US Trustee

Jeffrey L. Johnson  
Case#:17-10037-SAH

	Schedules J Amounts	Schedules I & J Totals	Differences	U.S. Trustee Computation	
<b>Schedule I Gross Income</b>		<b>\$6,545.59</b>	<b>\$855.17</b>	<b>\$7,400.76</b>	Monthly gross employment income. See attached sheet for gross pay and related payroll deduction details.
<b>Less: Payroll Deductions</b>					
Payroll Taxes		\$1,485.32	<b>\$307.80</b>	\$1,793.12	
Insurance		\$544.92	<b>(\$0.81)</b>	\$544.11	
Retirement Contributions (voluntary)		\$392.73	<b>(\$392.73)</b>	\$0.00	Retirement contributions and loan repayments are voluntary. Retirement loans are not a debt or claim.
Retirement Loan Repayments		\$346.71	<b>(\$346.71)</b>	\$0.00	
<b>TOTAL</b>		<b>\$2,769.68</b>	<b>(\$432.45)</b>	<b>\$2,337.23</b>	
<b>Net Income</b>		<b>\$3,775.91</b>	<b>\$1,287.62</b>	<b>\$5,063.53</b>	
<b>Less: Schedule J Expenses</b>					
Home Mortgage / Rent (Taxes & Ins)		\$1,040.00	<b>\$0.00</b>	\$1,040.00	Mortgage payment exceeds the IRS standard housing allowance of \$1,001.
Non-Mortgage / Utilities					
electric, heat, natural gas	\$200.00				
water & sewer	\$65.00				
telephone, cell phone, internet	\$400.00				
Other (cell phone)	\$0.00				
home maintenance	\$0.00				
<b>TOTAL</b>		<b>\$665.00</b>	<b>(\$192.00)</b>	<b>\$473.00</b>	IRS standard utility allowance.
Food, Clothing, Household, etc.					
food & housekeeping supplies	\$600.00				
clothing, laundry & dry cleaning	\$0.00				
personal care products & services	\$20.00				
entertainment & recreation	\$0.00				
other household expenses	\$0.00				
<b>TOTAL</b>		<b>\$620.00</b>	<b>\$463.00</b>	<b>\$1,083.00</b>	IRS standard food & clothing allowance.
Transportation Expense		\$400.00	<b>(\$180.00)</b>	\$220.00	IRS standard vehicle operating expense allowance (one financed vehicle).
Transportation Ownership					
Car payments	\$327.00				
Vehicle Insurance	\$100.00				
Taxes - car tags					
<b>TOTAL</b>		<b>\$427.00</b>	<b>\$44.00</b>	<b>\$471.00</b>	IRS standard vehicle ownership expense allowance (one financed vehicle).
Life Insurance		\$0.00	<b>\$0.00</b>	\$0.00	
Health Insurance		\$0.00	<b>\$0.00</b>	\$0.00	
Alimony/Child Support		\$700.00	<b>\$0.00</b>	\$700.00	
Childcare		\$0.00	<b>\$0.00</b>	\$0.00	
Student Loans		\$0.00	<b>\$0.00</b>	\$0.00	
Health Care (medical & dental)		\$0.00	<b>\$108.00</b>	\$108.00	IRS standard medical expense allowance.
Charitable Contributions			<b>\$0.00</b>		
<b>Total Sch. J Expenses</b>		<b>\$3,852.00</b>	<b>\$243.00</b>	<b>\$4,095.00</b>	
<b>Net Income</b>		<b>\$3,775.91</b>	<b>\$1,287.62</b>	<b>\$5,063.53</b>	
<b>Less: Schedule J Expenses</b>		<b>\$3,852.00</b>	<b>\$243.00</b>	<b>\$4,095.00</b>	
<b>Monthly Disposable Income</b>		<b>(\$76.09)</b>	<b>\$1,044.62</b>	<b>\$968.53</b>	

60 month disposable income: \$58,111.80  
Total unsecured debt: \$5,054.00  
Potential payout to unsecured creditors: 1149.82%

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Debtor: works for DCP Services, LLC

Paid every two weeks

*(Used 12/31/16 YTD Figures)*

Gross	7,400.76
Taxes	1,793.12
Insurance	544.11